

# **EXHIBIT E**



**Phone Number:** 866-825-2174  
**Fax:** 866-467-1187  
**Email:** [Lossmitigation@shellpointmtg.com](mailto:Lossmitigation@shellpointmtg.com)  
**Mon - Thurs:** 8:00AM-10:00PM  
**Fri:** 8:00AM-10:00PM

02/13/2020

RE: Deed of Trust/Mortgage Dated: 03/29/2004  
Loan #: 0570221872  
Property: 2574 Old Boone Prairie Rd  
Franklin, TX 77856

Shellpoint Mortgage Servicing, (“Shellpoint”), as the mortgage servicer for MTGLQ Investors, L.P., the creditor and holder of your mortgage promissory note (your “Loan”), and in accordance with your Deed of Trust/Mortgage and applicable state laws, provides you with formal notice of the following:

To cure this default, you must pay all amounts due under the terms of your Loan. As of 02/13/2020, the total amount necessary to bring your Loan current is \$75,666.46. After today's date please contact our office at 866-825-2174 as interest, payments, credits, fees and/or other permissible charges can continue to cause your account balance to vary from day to day. Payment must be in the form of cashier's check, money order, or bank certified funds.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

P I000001 [REDACTED] 0102J0400

**Attention Servicemembers and Dependents:** A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app Section 501 et seq) and state law, including Section 51.015, Texas Property Code.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. Lamar, Suite 201 Austin, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

LAS QUEJAS RELACIONADAS CON SUS SERVICIOS HIPOTECARIOS DEBEN SER ENVIADAS AL DEPARTAMENTO DE AHORROS Y PRÉSTAMOS HIPOTECARIOS, 2601 N. Lamar, Suite 201 Austin, TX 78705. HAY A SU DISPOSICIÓN UNA LÍNEA DE ATENCIÓN AL CLIENTE CON EL NÚMERO (877) 276-5550.

**Please read the following important notices as they may affect your rights.**

NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.



If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

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**Notice of Error or Information Request Address:** You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

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**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-825-2174 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

**如果您要使用英语以外的其他语言进行交流, 请致电 866-825-2174, 我们将根据您首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。**

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

#### **Texas**

Attention Texas Residents:

PURSUANT TO THE REQUIREMENTS OF SECTION 157.007 OF THE TEXAS MORTGAGE BANKER ACT, CHAPTER 157, TEXAS FINANCE CODE, YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

COMPLAINTS REGARDING A LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

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QUEJAS ACERCA DE UN ORIGINADOR LICENCIADO DE PRÉSTAMOS HIPOTECARIOS RESIDENCIALES DEBEN ENVIARSE AL TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. UNA LÍNEA TELEFÓNICA AL CONSUMIDOR GRATUITA ESTÁ DISPONIBLE EN 1-877-276-5550.

EL DEPARTAMENTO MANTIENE UN FONDO DE RECUPERACIÓN PARA REALIZAR LOS PAGOS DE CIERTOS DAÑOS REAL DE BOLSILO SOSTENIDOS POR LOS PRESTATARIOS CAUSADOS POR ACTOS DE UN ORIGINADOR LICENCIADO DE PRÉSTAMOS HIPOTECARIOS RESIDENCIALES. UNA SOLICITUD ESCRITA PARA REEMBOLSO DEL FONDO DE RECUPERACIÓN NECESITA SER PRESENTADA E INVESTIGADA POR EL DEPARTAMENTO ANTES DEL PAGO DE UNA RECLAMACIÓN. PARA OBTENER MÁS INFORMACIÓN SOBRE EL FONDO DE RECUPERACIÓN, CONSULTE AL SITIO WEB DEL DEPARTAMENTO EN [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).



P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



S-SFRECS20 L-1100-TX-C R-205  
PBM7E000200236 - 612359311 101177  
LAURA KING  
2574 OLD BOONE PRAIRIE RD  
FRANKLIN TX 77856-5218

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9214 8969 0070 4257 1496 21





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P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED

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S-SFRECS20 L-1100-TX-C R-205  
PBM7E000200235 - 612359310 I01172  
KENNETH R KING SR.  
2574 OLD BOONE PRAIRIE RD  
FRANKLIN TX 77856-5218



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S-SFRECS20 L-1100-TX-C R-205  
PBM7E000200233 - 612359308 I01162  
KENNETH R KING SR.  
102 E. MORGAN ST.  
PO BOX 1329  
FRANKLIN TX 77856-1329





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You may have the right to reinstate your Loan after acceleration and the right to bring a court action to claim that your Loan is not in default or any other defense to acceleration and sale that you may have. This notice remains in effect until the default is cured.

Shellpoint is acting as the mortgage servicer for MTGLQ Investors, L.P., who is the mortgagee of the Note and Deed of Trust associated with your real estate loan. Shellpoint, as mortgage servicer, is representing the mortgagee, whose address is 200 West St., New York NY 10282. The mortgage servicer is authorized to represent the mortgagee by virtue of a servicing agreement and Texas Property Code 51.0025. The mortgage servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the referenced loan.

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020330000

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**If you prefer to receive communication in a language other than English, please contact us at 866-825-2174 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-825-2174 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

**如果您要使用英语以外的其他语言进行交流, 请致电 866-825-2174, 我们将根据您首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。**

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

#### **Texas**

Attention Texas Residents:

PURSUANT TO THE REQUIREMENTS OF SECTION 157.007 OF THE TEXAS MORTGAGE BANKER ACT, CHAPTER 157, TEXAS FINANCE CODE, YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

#### **Texas**

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P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED

**USPS CERTIFIED MAIL™**



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PBM7E000200234 - 612359309 I01167

LAURA KING  
102 E. MORGAN ST.  
PO BOX 1329  
FRANKLIN TX 77856-1329



**Phone Number:** 866-825-2174  
**Fax:** 866-467-1187  
**Email:** [Lossmitigation@shellpointmtg.com](mailto:Lossmitigation@shellpointmtg.com)  
**Mon - Thurs:** 8:00AM-10:00PM  
**Fri:** 8:00AM-10:00PM

02/13/2020

RE: Deed of Trust/Mortgage Dated: 03/29/2004  
Loan #: [REDACTED]  
Property: 2574 Old Boone Prairie Rd  
Franklin, TX 77856

Shellpoint Mortgage Servicing, (“Shellpoint”), as the mortgage servicer for MTGLQ Investors, L.P., the creditor and holder of your mortgage promissory note (your “Loan”), and in accordance with your Deed of Trust/Mortgage and applicable state laws, provides you with formal notice of the following:

To cure this default, you must pay all amounts due under the terms of your Loan. As of 02/13/2020, the total amount necessary to bring your Loan current is \$75,666.46. After today's date please contact our office at 866-825-2174 as interest, payments, credits, fees and/or other permissible charges can continue to cause your account balance to vary from day to day. Payment must be in the form of cashier's check, money order, or bank certified funds.

Upon acceleration of your Loan, Shellpoint will refer the property that is collateral for the Loan for foreclosure in accordance with the terms of the Deed of Trust/Mortgage and applicable state laws.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

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**Attention Servicemembers and Dependents:** A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app Section 501 et seq) and state law, including Section 51.015, Texas Property Code.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. Lamar, Suite 201 Austin, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

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If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address:** You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

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**Phone Number:** 866-825-2174  
**Fax:** 866-467-1187  
**Email:** [Lossmitigation@shellpointmtg.com](mailto:Lossmitigation@shellpointmtg.com)  
**Mon - Thurs:** 8:00AM-10:00PM  
**Fri:** 8:00AM-10:00PM

02/13/2020

RE: Deed of Trust/Mortgage Dated: 03/29/2004  
Loan #: [REDACTED]  
Property: 2574 Old Boone Prairie Rd  
Franklin, TX 77856

Shellpoint Mortgage Servicing, (“Shellpoint”), as the mortgage servicer for MTGLQ Investors, L.P., the creditor and holder of your mortgage promissory note (your “Loan”), and in accordance with your Deed of Trust/Mortgage and applicable state laws, provides you with formal notice of the following:

To cure this default, you must pay all amounts due under the terms of your Loan. As of 02/13/2020, the total amount necessary to bring your Loan current is \$75,666.46. After today's date please contact our office at 866-825-2174 as interest, payments, credits, fees and/or other permissible charges can continue to cause your account balance to vary from day to day. Payment must be in the form of cashier's check, money order, or bank certified funds.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

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A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

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COMPLAINTS REGARDING A LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

#### **Texas**

Atención Residentes de Texas:

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QUEJAS ACERCA DE UN ORIGINADOR LICENCIADO DE PRÉSTAMOS HIPOTECARIOS RESIDENCIALES DEBEN ENVIARSE AL TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. UNA LÍNEA TELEFÓNICA AL CONSUMIDOR GRATUITA ESTÁ DISPONIBLE EN 1-877-276-5550. EL DEPARTAMENTO MANTIENE UN FONDO DE RECUPERACIÓN PARA REALIZAR LOS PAGOS DE CIERTOS DAÑOS REAL DE BOLSILLO SOSTENIDOS POR LOS PRESTATARIOS CAUSADOS POR ACTOS DE UN ORIGINADOR LICENCIADO DE PRÉSTAMOS HIPOTECARIOS RESIDENCIALES. UNA SOLICITUD ESCRITA PARA REEMBOLSO DEL FONDO DE RECUPERACIÓN NECESITA SER PRESENTADA E INVESTIGADA POR EL DEPARTAMENTO ANTES DEL PAGO DE UNA RECLAMACIÓN. PARA OBTENER MÁS INFORMACIÓN SOBRE EL FONDO DE RECUPERACIÓN, CONSULTE AL SITIO WEB DEL DEPARTAMENTO EN [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).





**Phone Number:** 866-825-2174  
**Fax:** 866-467-1187  
**Email:** [Lossmitigation@shellpointmtg.com](mailto:Lossmitigation@shellpointmtg.com)  
**Mon - Thurs:** 8:00AM-10:00PM  
**Fri:** 8:00AM-10:00PM

Loan Number:	[REDACTED]
Principal Balance:	\$78,998.22

## NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear **Kenneth R King Sr.:**

Shellpoint Mortgage Servicing, ("Shellpoint"), as the mortgage servicer for MTGLQ Investors, L.P., the creditor and holder of your mortgage promissory note (your "Loan"), and in accordance with your Deed of Trust/Mortgage and applicable state laws, provides you with formal notice of the following:

The Loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

To cure this default, you must pay all amounts due under the terms of your Loan. As of 02/13/2020, the total amount necessary to bring your Loan current is \$75,666.46. After today's date please contact our office at 866-825-2174 as interest, payments, credits, fees and/or other permissible charges can continue to cause your account balance to vary from day to day. Payment must be in the form of cashier's check, money order, or bank certified funds.

If you have not cured the default within forty-five (45) days of this notice, Shellpoint will accelerate the maturity date of the Loan and declare all outstanding amounts under the Loan immediately due and payable.

You may have the right to reinstate your Loan after acceleration and the right to bring a court action to claim that your Loan is not in default or any other defense to acceleration and sale that you may have. This notice remains in effect until the default is cured.

Upon acceleration of your Loan, Shellpoint will refer the property that is collateral for the Loan for foreclosure in accordance with the terms of the Deed of Trust/Mortgage and applicable state laws.

Shellpoint is acting as the mortgage servicer for MTGLQ Investors, L.P., who is the mortgagee of the Note and Deed of Trust associated with your real estate loan. Shellpoint, as mortgage servicer, is representing the mortgagee, whose address is 200 West St., New York NY 10282. The mortgage servicer is authorized to represent the mortgagee by virtue of a servicing agreement and Texas Property Code 51.0025. The mortgage servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the referenced loan.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287.

This matter is very important. Please give it your immediate attention.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-825-2174.

**SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.**

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Atención Residentes de Texas:

DE CONFORMIDAD CON LOS REQUISITOS DE LA SECCIÓN 157.007 DE LA LEY HIPOTECARIA DE BANQUERO DE TEXAS, CAPÍTULO 157, CÓDIGO DE FINANZAS DE TEXAS, LE INFORMAMOS DE LO SIGUIENTE:

QUEJAS ACERCA DE UN ORIGINADOR LICENCIADO DE PRÉSTAMOS HIPOTECARIOS RESIDENCIALES DEBEN ENVIARSE AL TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. UNA LÍNEA TELEFÓNICA AL CONSUMIDOR GRATUITA ESTÁ DISPONIBLE EN 1-877-276-5550. EL DEPARTAMENTO MANTIENE UN FONDO DE RECUPERACIÓN PARA REALIZAR LOS PAGOS DE CIERTOS DAÑOS REAL DE BOLSILLO SOSTENIDOS POR LOS PRESTATARIOS CAUSADOS POR ACTOS DE UN ORIGINADOR LICENCIADO DE PRÉSTAMOS HIPOTECARIOS RESIDENCIALES. UNA SOLICITUD ESCRITA PARA REEMBOLSO DEL FONDO DE RECUPERACIÓN NECESITA SER PRESENTADA E INVESTIGADA POR EL DEPARTAMENTO ANTES DEL PAGO DE UNA RECLAMACIÓN. PARA OBTENER MÁS INFORMACIÓN SOBRE EL FONDO DE RECUPERACIÓN, CONSULTE AL SITIO WEB DEL DEPARTAMENTO EN [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).



